

COMMERCIAL.

WEDNESDAY EVENING, NOV. 24, 1892.

Is to a common saying that "everybody creates another." So in commercial practice, the establishment of one branch of business creates a necessity for another. For years our business community has been growing, and the growth has been rapid. It is not that we are any more able to produce and sell more than we formerly were, but it is the fact that we are exposed to constant risks which for years would have been reduced to a minimum. It is not that we are any more able to produce and sell more than we formerly were, but it is the fact that we are exposed to constant risks which for years would have been reduced to a minimum.

It is in marine risks, however, that the want of insurance is becoming more acute. Insurance is now a necessity of business. It is not that we are any more able to produce and sell more than we formerly were, but it is the fact that we are exposed to constant risks which for years would have been reduced to a minimum. It is not that we are any more able to produce and sell more than we formerly were, but it is the fact that we are exposed to constant risks which for years would have been reduced to a minimum.

So, with our pockets empty, between this port and San Francisco, we believe that the route between this port and San Francisco is now a necessity of business. It is not that we are any more able to produce and sell more than we formerly were, but it is the fact that we are exposed to constant risks which for years would have been reduced to a minimum.

A fire and Marine Insurance Company, organized, controlled and conducted by our business men, has become a necessity. The principles of fire and Marine Insurance are too well known to require recital here. We have had and still have agencies of foreign companies, which are all very well; but it cannot be expected that the rules which guide the insurance business in other countries can be adapted to our wants without material changes which may not result in the best of the insurance companies of this country. A company established here would obviate these difficulties by adapting its rules to the wants of the community which it is intended to benefit.

WALSH, AVERAR, & CO.—Since our last issue we note the arrival of 21 whalers at Honolulu and Lahaina not before reported, and revise our average of the season's catch.

105 right whalers reported last week. 97,455 1,281,200
21 right whalers reported this week. 16,100 100,000
Total, 113,555 1,481,200
Average—610 barrels, 7,485 lbs. bone.

Some fifteen or more vessels are to arrive yet, which will increase the general average.

The whale ship *John A. Elizabeth*, we learn, is to be dismantled and sold, as she is considered unseaworthy. She is an old ship and has seen much service.

There has been an improvement in the trade of the whaling industry. The whaling industry is now in a better position than it was some time ago. The whaling industry is now in a better position than it was some time ago.

The first clipper ship from New Bedford this season, the *Skyline*, arrived yesterday with a full cargo of oil, bone and sundries. The value of this cargo cannot be much more than \$250,000.

The *Golden Eagle* and *E. F. White* cleared on Thursday. The *Golden Eagle* is a new ship, and the *E. F. White* is a new ship. The *Golden Eagle* is a new ship, and the *E. F. White* is a new ship.

The *Black Warrior* sailed for San Francisco on Saturday morning. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship. The *Black Warrior* is a new ship, and the *Black Warrior* is a new ship.

PORT OF LAHAINA.

ARRIVALS.

Nov. 11—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
11—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
11—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 12—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
12—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
12—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 13—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
13—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
13—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 14—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
14—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
14—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 15—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
15—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
15—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 16—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
16—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
16—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 17—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
17—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
17—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 18—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
18—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
18—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 19—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
19—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
19—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 20—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
20—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
20—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 21—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
21—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
21—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 22—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
22—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
22—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 23—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
23—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
23—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 24—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
24—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
24—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 25—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
25—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
25—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 26—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
26—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
26—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 27—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
27—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
27—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 28—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
28—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
28—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 29—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
29—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
29—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 30—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
30—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
30—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 31—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
31—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
31—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 32—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
32—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
32—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 33—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
33—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
33—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 34—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
34—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
34—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 35—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
35—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
35—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 36—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
36—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
36—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 37—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
37—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
37—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 38—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
38—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
38—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 39—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
39—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
39—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 40—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
40—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
40—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

Nov. 41—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
41—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.
41—Black, 11, from Honolulu, 200 wh, 4000 lb, 2000 bone.

NOTES OF THE WEEK.

THE CONCERT.—As we anticipated, the bare announcement of a concert by the well-known amateur society of this city, drew out a full and appreciative audience. The instrumental music was exceedingly well executed, though the flute piece was longer than it might have been, and became somewhat tedious. The violin in the hands of Mr. Barnard appeared to talk like a virtuoso, and was much admired.

THE PRINTER.—This is the title of a new monthly which we have received, devoted mainly to the "art preservative of all other arts." To those who, like ourselves, are interested in all the details of the "black art," its pages will be found full of interest. It is published in New York, by Henry & Huntington.

ANNUAL MEETING.—The annual meeting of the Sailors' Home Society takes place this evening at the Hotel, at seven and a half P. M. We shall expect to hear some "yarns" on the occasion, as both the cabin and fore-cabin have a full representation in port just now.

ANOTHER HAWAIIAN WHALER.—We hear it rumored that the *John Dunlop*, for some time a coaster, will be fitted for California Bay whaling. She is now undergoing repairs, but the party who has purchased her, if any, is kept a secret.

ON OUR FIRST PAGE.—We found the final decision in the *Vassau* seaman's case, and report of the court at Lahaina. On our fourth and fifth pages, the "cruise of the *Jagamann*," in laying the Atlantic Cable.

ON OUR SECOND PAGE.—The second term of this institution began yesterday. We were misinformed in respect to the length of the vacation. It was but for one week.

A HOLIDAY.—November 28th, the anniversary of the recognition by France and England of the independence of the Hawaiian Kingdom, comes this evening on Sunday, but will be kept on Monday the 29th. We learn that the Honolulu Rifles will parade in honor of the occasion in full dress, under command of Capt. J. H. Brown.

EXTRACTS FROM THE JOURNAL OF A CRUISE IN THE ARCTIC OCEAN.—[We continue our extracts from the journal commenced last week.]

IMPROVEMENT OF HAWAIIAN SEAMEN.—Every one acquainted with Hawaiian seamen knows their improvident habits, and that the great majority of them, even after receiving a large advance, go to sea with only a few dollars or nothing at all.

WHERE THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

THE FRANCHISE.—We took the occasion of a leisure hour a day or two since to look through this vessel, now laid on for San Francisco, and were pleased to find her in every respect equal to what she was when taken from the route two years since.

Wonders on "Owhyhee."

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

THE ISLAND OF HAWAII is a curiosity in the annals of the world. It is a land of wonders, and its wonders are many and strange. It is a land of wonders, and its wonders are many and strange.

</